

(1) The Commissioner may issue a [license] CERTIFICATE to any person who has paid [an annual license] A BIENNIAL fee and who has complied with the requirements of this subtitle authorizing [such licensee] THAT PERSON to act as an insurance agent on behalf of any society [named in such license] which is authorized to do business in this State. [The license fee for an original appointment by a society shall be five dollars (\$5) and the renewal fee two dollars (\$2).]

(2) Before any insurance agent's [license shall] CERTIFICATE OF QUALIFICATION MAY be issued there shall be on file in the office of the Commissioner [the following documents:

(a) A] A written application by the [prospective licensee] AGENT in such form or forms and supplements thereto, and containing such information, as the Commissioner may [prescribe; and

(b) A certificate by the society which is to be named in such license, stating that such society has satisfied itself that the named applicant is trustworthy and competent to act as such insurance agent and that the society will appoint such applicant to act as its agent if the license applied for is issued by the Commissioner. Such certificates shall be executed and acknowledged by an officer or managing agent of such society.] REQUIRE.

(3) The Commissioner shall require an applicant [seeking to be named as an agent representing a fraternal benefit society] to pass a written examination which shall include questions relative only to fraternal insurance, the types of certificates, policies or contracts in general proposed to be solicited under the [license,] CERTIFICATE, and the laws of this State which relate to the activities of [the proposed licensee as] a fraternal insurance agent. The applicant shall pay to the Commissioner a fee of \$15 for each such examination. No such examination shall be required as to any fraternal insurance agent who is duly licensed OR QUALIFIED as such in this State immediately prior to [January 1, 1969.] JULY 1, 1985.

(4) The Commissioner may refuse to issue or renew any insurance agent's [license] CERTIFICATE OF QUALIFICATION if in his judgment the [proposed licensee] PERSON is not trustworthy and competent to act as such agent, or has given cause for revocation or suspension of such [license,] CERTIFICATE OF QUALIFICATION, or has failed to comply with any prerequisites for the issuance or renewal, as the case may be, of such [license.] CERTIFICATE OF QUALIFICATION.

(5) Every [license] CERTIFICATE issued [pursuant to] UNDER this subtitle and every renewal thereof shall expire on June 30 OF EVERY ODD-NUMBERED YEAR following the date of issue, unless prior thereto the [license] CERTIFICATE is revoked or suspended by the Commissioner or the authority of an agent to act is terminated.